

EXHIBIT 7

Deposition of Melani Schulte

EXHIBIT 7

MELANI SCHULTE
In Re: MELANI SCHULTE AND WILLIAM SCHULTE

December 21, 2021

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<p>1 UNITED STATES BANKRUPTCY COURT 2 DISTRICT OF NEVADA 3 4 In re: MELANI SCHULTE CASE NO. 09-29123-MKN and WILLIAM SCHULTE, 5 6 2704 SATTLEY LLC, HOT ENDEAVOR LLC, 7 1341 MINUET LLC 1708 PLATO PICO LLC, 8 2228 WARM WALNUT LLC, 9425 VALLEY HILLS LLC, 9 9500 ASPEN GLOW LLC, 5218 MISTY MORNING LLC, 10 CHERISH LLC, SABRECO INC., 11 KEEP SAFE LLC, ----- 12 13 14 15 DEPOSITION OF MELANI SCHULTE 16 Taken on Tuesday, December 21, 2021 17 At 10:42 a.m. 18 At 7220 South Cimarron Road, Suite 200 19 Las Vegas, Nevada 20 21 22 23 24 KERRIE KELLER, CCR NO. 612 25</p>	<p>1 I N D E X 2 3 WITNESS: MELANI SCHULTE 4 EXAMINATION PAGE 5 BY MR. CAMPBELL 4 6 7 INDEX TO EXHIBITS 8 NUMBER DESCRIPTION MARKED 9 Exhibit 1 Note 9 10 Exhibit 2 Deed of Trust 10 11 Exhibit 3 Confirmation Order Confirmed Plan 17 12 Exhibit 4 Motion for Contempt 24 13 Exhibit 5 Debtor Declaration 24 14 Exhibit 6 Shellpoint's Request for 15 Admissions 30 16 Exhibit 7 Debtor's Responses to Request for Admissions 30 17 Exhibit 8 Debtor's Supplemental 18 Responses to Discovery Requests 36 19 Exhibit 9 Welcome Letter dated 20 8/21/2015 43 21 Exhibit 10 Discharge Motion 66 22 Exhibit 11 Debtor Letter Re: Request for Loan Info 23 dated 3/21/2017 50 24 Exhibit 12 Loss Mitigation Letter dated 2/2/2016 65 25</p>
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<p>1 APPEARANCES OF COUNSEL 2 3 FOR MELANI SCHULTE: 4 THE LAW OFFICES OF CHRISTOPHER P. BURKE BY: CHRISTOPHER P. BURKE, ESQ. 5 218 South Maryland Parkway Las Vegas, Nevada 89101 6 702.385.7987 7 8 FOR SHELLPOINT MORTGAGE SERVICING: 9 ALDRIDGE PITE, LLP BY: GREGORY P. CAMPBELL, ESQ. 10 BY: EDDIE R. JIMENEZ, ESQ. (Via Zoom) 4375 Jutland Drive 11 Suite 200 San Diego, California 92117 12 702.858.750.7600 gcampbell@aldridgepite.com 13 ejimenez@aldridgepite.com 14 15 ALSO PRESENT: 16 MATTHEW JOHNSON, ESQ. 17 18 19 20 21 22 23 24 25</p>	<p>1 DEPOSITION OF MELANI SCHULTE 2 December 21, 2021 3 (Prior to the commencement of the proceedings, 4 Counsel present agreed to waive statements by the 5 court reporter, pursuant to 6 NRCP 30(b)(4) or FRCP 30(b)(5), as applicable.) 7 8 MELANI SCHULTE, 9 having been first duly sworn to testify to the 10 truth, the whole truth, and nothing but the truth, 11 was examined and testified as follows: 12 13 EXAMINATION 14 BY MR. CAMPBELL: 15 Q. Okay. Ms. Schulte, can you please spell 16 your name for the record. 17 A. Melani, M-E-L-A-N-I, Schulte, S-C-H-U-L-T-E. 18 Q. Would you like to go by Melani or 19 Ms. Schulte today? 20 A. Melani is fine. 21 Q. Okay. So Melani, this deposition is being 22 recorded, and we'll need a verbal answer for each 23 question. 24 Do you understand? 25 A. Yes.</p>

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<p style="text-align: right;">Page 25</p> <p>1 with your attorney before you signed it?</p> <p>2 A. Yes.</p> <p>3 Q. Okay. So you stated earlier the plan</p> <p>4 provided for principal and interest payments as</p> <p>5 \$708.60 on the loan; is that correct?</p> <p>6 A. Yes.</p> <p>7 Q. Okay. So between April 2011 and today, did</p> <p>8 you make every single monthly principal and interest</p> <p>9 payment of \$708.60?</p> <p>10 A. I attempted to do that, yes. Were they made</p> <p>11 and did they get to the proper party? No,</p> <p>12 obviously.</p> <p>13 Q. Okay. So every single month, you sent in a</p> <p>14 payment of \$708.60?</p> <p>15 A. I did until when I got the return envelope</p> <p>16 back in 2013 saying that there was no forwarding</p> <p>17 address for Litton Loan Servicing, and that's where</p> <p>18 my payments were going all this time, to that</p> <p>19 correct address, and they had been cashed. Yes.</p> <p>20 Q. Okay.</p> <p>21 A. I made those payments.</p> <p>22 Q. So there was never a time period when you</p> <p>23 didn't make payments?</p> <p>24 A. There was never a time period that I didn't</p> <p>25 make payments prior to that letter coming back from</p>	<p style="text-align: right;">Page 27</p> <p>1 Is that statement correct?</p> <p>2 A. Yes.</p> <p>3 Q. So at no time --</p> <p>4 A. What date? What date? I'm -- I'm sorry. I</p> <p>5 don't know about the time period.</p> <p>6 Q. Go ahead.</p> <p>7 So you received your discharge at the end of</p> <p>8 2015; is that correct?</p> <p>9 A. I received the discharge at the end of 2015.</p> <p>10 Yeah.</p> <p>11 Q. And you -- and after --</p> <p>12 A. But if I -- if -- I did not have an address</p> <p>13 after the envelope was returned to me. That was</p> <p>14 sometime in 2013.</p> <p>15 Q. Okay.</p> <p>16 A. I would have to look back at the things</p> <p>17 here. So payments from 2013, whenever that letter</p> <p>18 came back, were probably not made.</p> <p>19 Q. Okay.</p> <p>20 A. Because I didn't have an address to send</p> <p>21 them to.</p> <p>22 Q. Okay. So going back to that statement in</p> <p>23 paragraph 30, you still believe that's an accurate</p> <p>24 statement after you just said the payments probably</p> <p>25 weren't made?</p>
<p style="text-align: right;">Page 26</p> <p>1 the U.S. Postmaster saying that there was no</p> <p>2 forwarding address.</p> <p>3 Q. Okay. So during the time that you were not</p> <p>4 making payments because you didn't have an address</p> <p>5 to send them to. Is that an accurate statement?</p> <p>6 A. That's correct.</p> <p>7 Q. Okay.</p> <p>8 A. Uh-huh.</p> <p>9 Q. Was the property still producing rental</p> <p>10 income?</p> <p>11 A. Yes.</p> <p>12 Q. Okay. And of the payments you made that</p> <p>13 were accepted by the servicer, whoever the servicer</p> <p>14 was at the time, were any of those payments made</p> <p>15 late?</p> <p>16 A. I don't know. I don't recall. I don't</p> <p>17 think they were. I think they were all on time.</p> <p>18 Q. Okay.</p> <p>19 A. Uh-huh.</p> <p>20 Q. Can you take a look at the Declaration,</p> <p>21 which is right here in front of you, page ten,</p> <p>22 paragraph 30. You stated the following: After your</p> <p>23 discharge, you continued making the payments in</p> <p>24 accordance with the stipulation, including paying</p> <p>25 the monthly principal and interest payments.</p>	<p style="text-align: right;">Page 28</p> <p>1 A. That I continued making payments in</p> <p>2 accordance with the stipulation, including paying</p> <p>3 the monthly principal and interest. I'll restate</p> <p>4 what I just said.</p> <p>5 Q. Okay.</p> <p>6 A. All payments were made in a timely manner</p> <p>7 until 2013, when that envelope came back.</p> <p>8 Q. Okay.</p> <p>9 A. After the envelope came back with no</p> <p>10 forwarding address to get to Litton or anybody else,</p> <p>11 those payments were not made.</p> <p>12 Q. Okay. And so in 2013, after that event</p> <p>13 happened you just described --</p> <p>14 A. Uh-huh.</p> <p>15 Q. -- when did you start making payments again?</p> <p>16 A. I don't recall. I have to look back at my</p> <p>17 roster.</p> <p>18 Q. Was it more than a year?</p> <p>19 A. Probably.</p> <p>20 Q. Was it more than two years?</p> <p>21 A. Probably.</p> <p>22 Q. More than five years?</p> <p>23 A. I don't think so.</p> <p>24 Q. Okay. So somewhere between two and five,</p> <p>25 you think?</p>

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<p style="text-align: right;">Page 29</p> <p>1 A. Is what I'm guessing. Things -- events 2 happened in between there. Ocwen was sending me 3 statements, but they never sent me a thing saying 4 that they were the owners of the loan -- 5 Q. Okay. 6 A. -- or any of that. I never received that 7 mail, so I didn't believe them. 8 Q. So if Ocwen was sending you statements, did 9 it have a payment address on where you were supposed 10 to send payments? 11 A. They started sending me statements, I'm 12 going to say, sometime in 2014, 2015, something like 13 that. 14 Q. Did it have a payment address on the 15 statements? 16 A. Probably. Probably. 17 Q. Okay. And you didn't send money to that 18 payment address? 19 A. I didn't know who these people were. 20 Q. Okay. You never received a -- what's called 21 a Transfer of Servicing letter from them? 22 A. Correct. I never got it. Never got it. 23 That's why I questioned were they really the people 24 who I'm supposed to be sending money off to. 25 Q. At that time was anyone else claiming that</p>	<p style="text-align: right;">Page 31</p> <p>1 make all principal and interest payments on the loan 2 in the amount of \$708.60 from April 1, 2011, to 3 present as required by the terms of the first plan, 4 which you admitted; correct? 5 A. I know that we filed an objection to that. 6 I filed an objection to your listing of all 7 principal and interest because you put "all" in all 8 of these, and I objected to all of them, meaning you 9 put in there all escrow payments, all principal and 10 interest payments. 11 Q. This is just principal and interest 12 payments. 13 A. Well, you did it on all of them, and I 14 objected to all of them. Anything that said the 15 word "all" in it, I objected to. 16 Q. Did you -- then why did you admit it? 17 A. Must be my error or my -- my lapse, 18 whatever. I don't know. But I know that I did not 19 -- I'm not saying that I made all principal and 20 interest. I'm not saying I made all escrow 21 payments. 22 Q. Okay. Can you turn to page six, which is 23 Request for Admission No. 26, I would like you to 24 take a look at. 25 A. Uh-huh.</p>
<p style="text-align: right;">Page 30</p> <p>1 they were the servicer other than Ocwen? 2 A. I don't recall. 3 Q. Okay. Let's see. I'd like to introduce the 4 Request for Admissions, Set One, as Exhibit 6. 5 (Exhibit 6 marked for identification.) 6 BY MR. CAMPBELL: 7 Q. Do you recall receiving this document in the 8 mail and answering it with your attorney? 9 A. Yes. 10 Q. Okay. And I would like to introduce 11 Exhibit 7, which is your responses to the Request 12 for Admissions, the first set. 13 (Exhibit 7 marked for identification.) 14 THE WITNESS: Okay. 15 BY MR. CAMPBELL: 16 Q. Do you recognize that document? 17 A. Yes. 18 Q. On or about October 11, 2021, did you sign 19 the Answers to the Requests for Admissions under 20 penalty of perjury? 21 A. Yes. It has my signature. 22 Q. Can you take a look at page five of that 23 document, which is Request for Admission No. 23. 24 A. Yes. 25 Q. This asked you to admit debtor failed to</p>	<p style="text-align: right;">Page 32</p> <p>1 Q. It asks you to admit you are currently in 2 default on payments under the terms of your first 3 plan from the bankruptcy case, which you denied; is 4 that correct? 5 A. That's correct. 6 Q. So you -- but you just said you haven't made 7 all principal and interest payments. 8 A. I don't feel that I'm in default because I 9 am making the payments. I've been making the 10 payments. Once we got all of this documentation, we 11 entered the bankruptcy, so what you claim is a 12 default, I don't feel is a default. 13 Q. You don't believe not making all the 14 payments -- 15 A. If I -- 16 Q. -- constituted a default? 17 A. I attempted to make all of the payments. 18 Again, I'm restating the same thing all over again. 19 Q. Okay. 20 A. So . . . 21 Q. So earlier we talked about how the plan 22 didn't have any provisions for taxes and insurance. 23 Your position, I believe, was the stipulations 24 provided for taxes and insurance, and you believed 25 it was your responsibility to pay taxes and</p>

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<p style="text-align: right;">Page 49</p> <p>1 THE WITNESS: Yeah.</p> <p>2 BY MR. CAMPBELL:</p> <p>3 Q. Did you ever receive monthly statements from</p> <p>4 Shellpoint reflecting the current due date, the</p> <p>5 amounts owed, the monthly payments, things -- normal</p> <p>6 periodic monthly statement you would receive every</p> <p>7 month from any sort of lender?</p> <p>8 A. Any sort of lender or from Shellpoint?</p> <p>9 Q. From Shellpoint. I was trying to define</p> <p>10 statements.</p> <p>11 A. Okay. I put forward everything that I</p> <p>12 received from you --</p> <p>13 Q. Uh-huh.</p> <p>14 A. -- through discovery, so I know from time to</p> <p>15 time, I would send off the letters to you asking for</p> <p>16 information. I asked you -- begged you to send me</p> <p>17 my monthly statements. You sent them to a previous</p> <p>18 attorney. You wouldn't send them to me directly.</p> <p>19 My name is on it. You still wouldn't cooperate. I</p> <p>20 think now, currently, we're getting statements now</p> <p>21 after all of 11 years of a nightmare.</p> <p>22 Q. Okay.</p> <p>23 A. And I'm just looking at the statement here,</p> <p>24 even the introductory here, the monthly payment</p> <p>25 amount, it's wrong. And I feel it's wrong. I mean,</p>	<p style="text-align: right;">Page 51</p> <p>1 Q. And do you see paragraph five of the letter?</p> <p>2 A. Yes.</p> <p>3 Q. You're requesting information, including the</p> <p>4 most recent periodic billing statement.</p> <p>5 A. Yes.</p> <p>6 Q. So you're expecting to receive these monthly</p> <p>7 statements from Shellpoint?</p> <p>8 A. I believe I should have.</p> <p>9 Q. So you were not surprised when you received</p> <p>10 these monthly statements from Shellpoint?</p> <p>11 A. I'm surprised that I never got them even at</p> <p>12 that time in 2017.</p> <p>13 Q. Did you ever request that Shellpoint stop</p> <p>14 sending you monthly statements?</p> <p>15 A. Never.</p> <p>16 Q. And did these monthly statements include a</p> <p>17 bankruptcy disclaimer like the one we just showed</p> <p>18 you on the welcome letter or similar statement?</p> <p>19 A. Probably. I'd have to look at a statement</p> <p>20 to see.</p> <p>21 Q. And did the monthly statements list the</p> <p>22 correct interest rate of five percent under your</p> <p>23 plan?</p> <p>24 A. From Shellpoint, probably, but I'm not sure</p> <p>25 without looking at them.</p>
<p style="text-align: right;">Page 50</p> <p>1 even the first page of it is wrong, because you</p> <p>2 included the escrow, which is -- again, is my belief</p> <p>3 that there was no escrow.</p> <p>4 Q. Understood.</p> <p>5 And Ms. Schulte was referring back to</p> <p>6 Exhibit 9, I believe.</p> <p>7 A. Uh-huh.</p> <p>8 Q. Okay. So you requested -- you expressly</p> <p>9 requested these monthly statements from Shellpoint?</p> <p>10 A. I did.</p> <p>11 Q. You asked them to send them to you?</p> <p>12 A. I did. I believe I have a letter stating</p> <p>13 that over and over again.</p> <p>14 (Exhibit 11 marked for identification.)</p> <p>15 BY MR. CAMPBELL:</p> <p>16 Q. I'm going to skip ahead to Exhibit 11</p> <p>17 here --</p> <p>18 A. Uh-huh.</p> <p>19 Q. -- which is a letter from you. It purports</p> <p>20 to be a letter from you.</p> <p>21 Do you recognize this document?</p> <p>22 A. Yes.</p> <p>23 Q. It's dated March 21, 2017, and it's signed</p> <p>24 by you.</p> <p>25 A. Uh-huh.</p>	<p style="text-align: right;">Page 52</p> <p>1 Q. Okay.</p> <p>2 A. From Ocwen, no. And I don't -- I don't know</p> <p>3 if I have a statement that -- it's probably</p> <p>4 incorrect. I wouldn't -- I mean, you already got</p> <p>5 the wrong payment amount, so I wouldn't doubt it.</p> <p>6 So I'd have to look.</p> <p>7 MR. CAMPBELL: You okay there, Eddie?</p> <p>8 MR. JIMENEZ: I was just muting. Apologies.</p> <p>9 MR. CAMPBELL: No worries.</p> <p>10 BY MR. CAMPBELL:</p> <p>11 Q. So did Shellpoint ever send you an</p> <p>12 informational statement or monthly statement listing</p> <p>13 a current interest rate other than five percent?</p> <p>14 A. I don't recall. I'd have to look at all the</p> <p>15 statements.</p> <p>16 Q. And did the monthly statements list the</p> <p>17 combined principal and interest payment of \$708.60?</p> <p>18 A. I don't -- without looking at the statements</p> <p>19 to see, I can't really testify to that.</p> <p>20 Q. Okay. So earlier you stated that you did</p> <p>21 not make all the principal and interest payments</p> <p>22 under the plan; is that correct?</p> <p>23 A. I stated that after 2013, when I had no</p> <p>24 address for where my payments had been sent to</p> <p>25 previously and cashed, that those payments were not</p>

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<p>1 REPORTER'S CERTIFICATE</p> <p>2 STATE OF NEVADA)</p> <p>3) ss</p> <p>4 COUNTY OF CLARK)</p> <p>5 I, Kerrie Keller, a duly commissioned Notary</p> <p>6 Public, Clark County, State of Nevada, do hereby</p> <p>7 certify:</p> <p>8 That I reported the taking of the deposition</p> <p>9 of the witness, MELANI SCHULTE, at the time and</p> <p>10 place aforesaid;</p> <p>11 That prior to being examined, the witness</p> <p>12 was by me duly sworn to testify to the truth, the</p> <p>13 whole truth, and nothing but the truth; that before</p> <p>14 the proceedings' completion, that reading and</p> <p>15 signing of the deposition has been requested by the</p> <p>16 deponent or a party pursuant to NRCPC 30(e);</p> <p>17</p> <p>18 That I thereafter transcribed my said</p> <p>19 shorthand notes into typewriting and that the</p> <p>20 typewritten transcript is a complete, true, and</p> <p>21 accurate transcription of testimony provided by the</p> <p>22 witness at said time to the best of my knowledge,</p> <p>23 skills, and ability;</p> <p>24 I further certify that I am not a relative</p> <p>25 or employee of counsel of any of the parties, nor a</p> <p>relative or employee of the parties involved in said</p> <p>action, nor a person financially interested in the</p> <p>action.</p> <p>IN WITNESS WHEREOF, I have set my hand in my</p> <p>office in the County of Clark, State of Nevada, this</p> <p>4th day of January, 2022.</p> <p><u>Kerrie Keller</u></p> <p>Kerrie Keller, CCR No. 612</p>	<p>1 DEPOSITION ERRATA SHEET</p> <p>2 Page No. _____ Line No. _____</p> <p>3 Change to: _____</p> <p>4 Reason for _____</p> <p>5 Change: _____</p> <p>6 Page No. _____ Line No. _____</p> <p>7 Change to: _____</p> <p>8 Reason for _____</p> <p>9 Change: _____</p> <p>10 Page No. _____ Line No. _____</p> <p>11 Change to: _____</p> <p>12 Reason for _____</p> <p>13 Change: _____</p> <p>14 Page No. _____ Line No. _____</p> <p>15 Change to: _____</p> <p>16 Reason for _____</p> <p>17 Change: _____</p> <p>18 Page No. _____ Line No. _____</p> <p>19 Change to: _____</p> <p>20 Reason for _____</p> <p>21 Change: _____</p> <p>22 SIGNATURE: _____ DATE: _____</p> <p style="text-align: center;">MELANI SCHULTE</p>
<p>1 DEPOSITION ERRATA SHEET</p> <p>2</p> <p>3</p> <p>4 Assignment No.: J7698083</p> <p>5 Case Caption: Re: MELANI SCHULTE</p> <p>6</p> <p>7</p> <p>8 DECLARATION UNDER PENALTY OF PERJURY</p> <p>9 I declare under penalty of perjury</p> <p>10 that I have read the entire transcript of</p> <p>11 my Deposition taken in the captioned matter</p> <p>12 or the same has been read to me, and</p> <p>13 the same is true and accurate, save and</p> <p>14 except for changes and/or corrections, if</p> <p>15 any, as indicated by me on the DEPOSITION ERRATA</p> <p>16 SHEET hereof, with the understanding that I offer</p> <p>17 these changes as if still under oath.</p> <p>18</p> <p>19 Signed on the _____ day of</p> <p>20 _____, 2022.</p> <p>21</p> <p>22 _____</p> <p style="text-align: center;">MELANI SCHULTE</p> <p>23</p> <p>24</p> <p>25</p>	<p>1 DEPOSITION ERRATA SHEET</p> <p>2 Page No. _____ Line No. _____</p> <p>3 Change to: _____</p> <p>4 Reason for _____</p> <p>5 Change: _____</p> <p>6 Page No. _____ Line No. _____</p> <p>7 Change to: _____</p> <p>8 Reason for _____</p> <p>9 Change: _____</p> <p>10 Page No. _____ Line No. _____</p> <p>11 Change to: _____</p> <p>12 Reason for _____</p> <p>13 Change: _____</p> <p>14 Page No. _____ Line No. _____</p> <p>15 Change to: _____</p> <p>16 Reason for _____</p> <p>17 Change: _____</p> <p>18 Page No. _____ Line No. _____</p> <p>19 Change to: _____</p> <p>20 Reason for _____</p> <p>21 Change: _____</p> <p>22 Page No. _____ Line No. _____</p> <p>23 Change to: _____</p> <p>24 SIGNATURE: _____ DATE: _____</p> <p style="text-align: center;">MELANI SCHULTE</p> <p>25</p>